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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor

MidFirst Bank

In Re:

Mary Agboola,

Debtor.

THE STREET OF ASSESSED OF ASSE

Order Filed on December 22, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>14-13911-RG</u>

Adv. No.:

Hearing Date: n/a

Judge: Rosemary Gambardella

CONSENT ORDER CURING POST-PETITION ESCROW ADVANCES

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: December 22, 2016

Honorable Rosemary Gambardella United States Bankruptcy Judge

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Debtosr: Mary Agboola Case No: 14-13911-KCF

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a consent order curing escrow advances for real property located at 762-764 Valley Street ½, Maplewood, NJ 07040, and this Court having considered the representations of attorneys for Secured Creditor and Michael Okechuku, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 1, 2016, Secured Creditor has advanced \$27,739.54 for escrow items, broken down as follows:

- Taxes 4/11/2014: \$2,551.21
- Taxes 7/15/2014: \$2,583.28
- Taxes 10/14/2014: \$2,716.20
- Taxes 1/16/2015: \$2,602.48
- Taxes 4/17/2015: \$2,602.47
- Taxes 10/13/2015 : \$2,660.08
- Taxes 1/15/2016: \$2,658.60
- Taxes 4/14/2016: \$2,192.71
- Taxes 7/12/2016: \$2,778.24
- 4th Quarter 2016 taxes: \$2,825.27
- Insurance 1/6/2016 (for the 2016 year): \$1,569.00

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Debtosr: Mary Agboola Case No: 14-13911-KCF

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$27,739.54 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtor's Chapter 13 bankruptcy proceeding, Debtor shall pay all post-petition escrow items directly, including but not limited to property taxes and insurance, and if Debtor does not maintain these payments, Secured Creditor can advance for these items and seek relief from this Court.

I hereby agree and consent to the above terms and conditions:	Dated:
/s/ Denise Carlon	12/16/2016
DENISE CARLON, ESQ.	
ATTORNEY FOR SECURED CREDITOR	
I hereby agree and consent to the above terms and conditions:	Dated:
/s/ Michael Okechuku	12/16/2016
MICHAEL OKECHLIKU ESO	

MICHAEL OKECHUKU, ESQ. ATTORNEY FOR DEBTOR

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Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re: Mary Agboola Debtor Case No. 14-13911-RG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Dec 23, 2016 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2016.

db +Mary Agboola, 762 Valley Street, Maplewood, NJ 07040-2610

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. $\,$ TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor CITIMORTGAGE, INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael I Okechuku on behalf of Debtor Mary Agboola paneltrustee_michael@yahoo.com R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com

TOTAL: 5